

HSBC/Kaiser

INDEXING INSTRUCTIONS:
Lot 5, Jerribill S/D, Section 35, T1S, R9W,
DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on September 6, 2006, Phillip Kaiser and Georgia Kaiser, husband and wife, executed a Deed of Trust to Devan Shumway, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2584 at Page 345 thereof; and

WHEREAS, said Deed of Trust was assigned to HSBC Mortgage Services, Inc., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2909 at Page 736 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 2909 at Page 737, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, HSBC Mortgage Services, Inc., the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: June 24, July 1, 8, 2008, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 23rd day of June, 2008, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto

County, Mississippi; and

WHEREAS, on the 15th day of July, 2008, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 5, Jerribill Subdivision, in Section 35, Township 1 South, Range 9 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 8 Page 39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for HSBC Mortgage Services, Inc., bidding the sum of One Hundred Thirty-Five Thousand Nine Hundred Seventy and 14/100 Dollars (\$135,970.14) for all of the above-described property and said property was struck off to HSBC Mortgage Services, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Thirty-Five Thousand Nine Hundred Seventy and 14/100 Dollars (\$135,970.14), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to **HSBC Mortgage Services, Inc.**, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 15th day of July, 2008.


LEM ADAMS, III
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

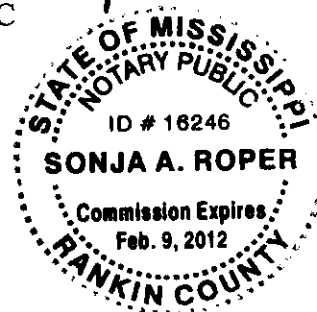
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 15th day of July, 2008.

Sonja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2012



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 636 Grand Regency Blvd., Brandon, FL 33510 (813) 571-8961

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE NOTICE OF SALE
WHEREAS, on September 4, 2008, the undersigned, Clerk of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Volume No. 113 on the 24 day of June, 2008

Volume No. 113 on the 1 day of July, 2008

Volume No. 113 on the 8 day of July, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 25 day of July, 2008

BY Judy H. Owens

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 410 words @ .12 \$ 49.20

B. 2 subsequent insertions of 820 words @ .10 \$ 82.00

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 134.20

WITNESS my signature on this
the 20th day of June, 2008.
LEW ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY:
OWENS & OWENS
315 Loshier Street
Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

Volume No. 113 on the 24 day of June, 2008

Volume No. 113 on the 1 day of July, 2008

Volume No. 113 on the 8 day of July, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 25 day of July, 2008

BY Judy H. Owens

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 410 words @ .12 \$ 49.20

B. 2 subsequent insertions of 820 words @ .10 \$ 82.00

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 134.20

WITNESS my signature on this
the 20th day of June, 2008.
LEW ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY:
OWENS & OWENS
315 Loshier Street
Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229